

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: JAMES AND NANCY EDWARDS

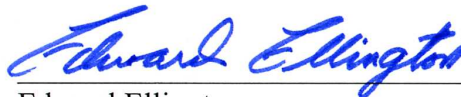
NO. 10-03911-EE

**ORDER ON OBJECTION TO CONFIRMATION (DKT #14) AND
ORDER ON OBJECTION TO MOTION TO AVOID LIEN (DKT #37)**

This matter having come on before this Court on the objection of Merchants & Farmers Bank ("Bank") to confirmation of Debtors' plan and Bank's objection to Debtors' motion to avoid lien and the Court having considered the objections at a duly noticed hearing and having found that the objections should be overruled subject to certain terms and conditions.

IT IS THEREFORE ORDERED AND ADJUDGED AS FOLLOWS:

1. Debtor James Edwards is indebted to Bank under a Simple Interest Note which is secured by Debtors' homestead. As of the date of the filing of this bankruptcy, the payoff was \$28,369.74 plus interest accruing thereafter and attorney fees.
2. The Debtors' plan is hereby amended to pay Bank's second lien on the homestead. The Trustee shall withhold plan distribution to Bank pending the outcome of the Adversary proceeding filed by Debtors, Adv. No. 11-00037.



Edward Ellington
United States Bankruptcy Judge
Dated: April 4, 2011


Approved:



Attorney for Merchants & Farmers Bank

Signature Affixed

Attorney for Debtors



Trustee

Submitted by:
Jeff Rawlings
Rawlings & MacInnis, P.A.
P.O. Box 1789
Madison, MS 39130-1789
601-898-1180
jeffdrawlings@bellsouth.net
MSB # 4642

04/04/2011 11:13 FAX

04/01/2011 10:10

5816858522

RAWLINGS & MACINNIS

PAGE 02/03

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: JAMES AND NANCY EDWARDS

NO. 10-03911-EE

**ORDER ON OBJECTION TO CONFIRMATION (DKT #14) AND
ORDER ON OBJECTION TO MOTION TO AVOID LIEN (DKT #37)**

This matter having come on before this Court on the objection of Merchants & Farmers Bank ("Bank") to confirmation of Debtors' plan and Bank's objection to Debtors' motion to avoid lien and the Court having considered the objections at a duly noticed hearing and having found that the objections should be overruled subject to certain terms and conditions.

IT IS THEREFORE ORDERED AND ADJUDGED AS FOLLOWS:

1. Debtor James Edwards is indebted to Bank under a Simple Interest Note which is secured by Debtors' homestead. As of the date of the filing of this bankruptcy, the payoff was \$28,369.74 plus interest accruing thereafter and attorney fees.
2. The Debtors' plan is hereby amended to pay Bank's second lien on the homestead. The Trustee shall withhold plan distribution to Bank pending the outcome of the Adversary proceeding filed by Debtors, Adv. No. 11-00037.

Approved:

Signature Affixed

Attorney for Merchants & Farmers Bank



Attorney for Debtors